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BRIAN BOESCH

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08/28/2006

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EXAMINER

NGUYEN, CUONG H

ART UNIT

PAPER NUMBER

3661

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Please find below and/or attached an Office communication concerning this application or proceeding.



**DETAILED ACTION**

1. This Office Action is the answer to the amendment filed on 6/02/2006, which paper has been placed of record.
2. Claims **80-93** are pending in this application. Independent claims 80, and 93 are amended.

**Response:**

3. The invention's concept is analyzed with a pending comprehensive claim 80:

Claim 80: A method for conducting electronic transactions over a network, comprising:

at a merchant computer:

sending, to a consumer computer, an electronic mail message associated with an electronic transaction, the electronic mail message including a link to a consumer information server; and

at the consumer information server:

receiving, from the consumer computer, a connection request based on the link,

determining whether a consumer using the consumer computer is registered with the consumer information server,

if the consumer is not registered with the consumer information server  
sending, to the consumer computer, a request for registration information,  
receiving, from the consumer computer, registration information in response to the request, the registration information including a consumer identification number, and storing the registration information.

The examiner respectfully submits that above claim is merely about a very familiar interactive use (e.g., using Internet), comprising steps:

- sending to a customer a message including a link to a server; and
- customer receiving a connection request (based on the link - just click a message's hyperlink),
- server sending to that consumer a request form (e.g., for well-known registration information, or for merchandise warranty etc.),
- customer receiving registration information, and
- that register information are stored.

This claim's concept is already suggested by the cited references; although the amendment for this claim adds more explanation for a server, these added steps are well-known to make sure a "basic" verification is made in the process – this added feature is not inventive; i.e., *"determining whether a consumer using the consumer computer is registered with the consumer information server, if the consumer is not registered with the consumer information server"*. send a requirement for registration.

Similar amended phrase is added to independent claim 93 – this added feature is not inventive.

The cited art is not necessarily spell-out that basic step.

In page 3 of the REMARK, applicant argues a very well-known task: Kuzma does not disclose "sending, to a consumer computer, an electronic mail message associated with an electronic transaction, the electronic mail message including a link to a consumer information

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server, as required by the claim” the examiner respectfully submits that it is not necessary Kuzma MUST disclose/spell-out exactly what claim, Kuzma suggests that idea (a link is merely a domain/address of an email).

***Specification objection***

4. The title is objected because it does not relate to a scope of the claim (please note that there is no use of the wallet as introduced in this invention’s title).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

(a) *A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.*

5. Claims 80-86, and 91-92 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Stein et al. (US Pat. 6,246,996), in view of Kuzma (US Pat. 5,771,355).

The examiner submits that besides old and well-known claimed limitations, the only “arguable” limitation in independent claims describing: sending a message to a server, that server would forward said message comprising a computer address, then accessing that address. This limitation has been done in computer processing, because instead of putting a URL (a computer address) in an email, a user can type that address in “GO TO” block on a Netscape website to access that same address OR the same method has been INHERENTLY DONE by any computer

server. Such claims' limitations have been widely used in Internet accessing, and those Internet widely used features are very convenient for a user because it directly let a user immediately access wanted computer's sites. (Another example is a server letting a user accesses to its site, then inside the server there is an icon/address that matches the user's need, then the user only need to "click" to activate said wanted computer icon/address).

A. As to claim 80: Stein et al. teach a method for conducting electronic transactions over a network (see Stein et al., Fig.1), comprising:

at a *merchant computer*,

sending, to a consumer computer, an electronic mail message associated with an electronic transaction, the electronic mail message including a link to a consumer information server (this is merely a structural communication between a seller (see Stein et al., Fig.1 - ref.28) and an Internet server (see Stein et al., INTERNET of Fig.1 and Fig.7, ref.12);

Although Stein may not disclose expressly an act of activating a hypertext including in an email message as claimed; Kuzma clearly suggest that idea (See Kuzma, col.12 line 65 to col.13 line 38);

*The applicant claims that: at the consumer information server (e.g., an Internet server as in Stein reference, Fig.1 ref. 12);*

- *receiving, from the consumer computer, a connection request based on the link, sending, to the consumer computer, a request for registration information (Stein teaches a structure for exchanging communication between a buyer (ref.20) and an INTERNET server (ref.12) including for registration, see Stein, Figs. 1, and 8);*

- *receiving, from the buyer/consumer, registration information in response to the request, the registration information including a consumer identification number, (Stein teaches a structure for all transaction communication between a seller (ref.28) and an Internet server (ref.12), see Stein, Fig. 8);*

Above limitations are already taught by Stein and Kuzma; they merely use structural connections between 2 parties, and a middle-man (a server/Internet) that teach the claimed steps of claim 80, including registration and consumer identification. This is old and well-known interactions in Internet for communication purpose between different parties.

Buyer's computer (see Stein Fig.1, ref.20) often stores or prints out registration information page as evident of an electronic transaction that could be used later.

It would have been obvious at the time the invention was made to a person having ordinary skill in the art to combine those practices of Stein et al. and Kuzma to activating a hypertext including in an email message because this step gives an advantage of exchanging short email messages but containing all related information by using a hypertext link.

B. As to claim 81: The rationales and reference for a rejection of claim 80 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network through email messages, wherein the e-mail message can includes different kinds of information, including information about a transaction (see Stein Fig.1).

It would have been obvious to one of ordinary skill in the art that it is old and well-known that an e-mail message can include many different kinds of specific information including "purchase information associated with an electronic transaction"; moreover, this particular kind of

information is classified as non-functional descriptive material that do not contribute to an inventive concept of distributing an email message.

C. As to claim 82: The rationales and references for rejection of claim 81 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein Fig.1), wherein electronic communications include email communications having different kinds of information including an URL address.

It would have been obvious to one of ordinary skill in the art that it is old and well-known that purchase information can include many different information including “a merchant computer uniform resource locator (URL)” as claimed; furthermore, artisans recognize that a computer address (an URL) is standardized necessary to identify who sell/have a particular product (e.g., the use of cookie or banner that corresponding to a specific URL); this particular kind of information is classified as non-functional descriptive material that do not contribute to an inventive concept of distributing an email message.

D. As to claim 83: The rationales and references for a rejection of claim 80 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein Fig.1); the examiner submits that an e-mail message inherently includes a connection software/instructions to generate a connection request on a consumer computer – please note that a specific information “to generate a connection request” merely to a specific intent of use (e.g., The most common purpose for computer spamming is advertising. Goods commonly advertised in spam include pornography, computer software .etc.).

It would have been obvious to one of ordinary skill in the art that it is old and well-known



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that an e-mail message may include different kinds of information including “a connection software for a connection request” (e.g., a cookie or a computer link, if a computer user click that, the embedded software would be executed) for an email reader’s convenience.

E. As to claim 84: The rationales and references for a rejection of claim 80 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network; the examiner submits that a compute link often includes an Internet address/URL address of a particular server.

It would have been obvious to one of ordinary skill in the art that it is old and well-known that a link in an e-mail can include many different kinds of information including “an Internet address/URL of a server”. Artisans would recognize that including a “link” to another computer address is very convenient to a computer user because the “link” is in the message, a reader only needs to click that link (e.g., time saving for typing, avoiding typo errors, and saving that computer’s memory .etc.).

F. As to claim 85: The rationales and references for a rejection of claim 84 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein et al., Fig. 1), wherein the connection request may includes an Internet address of the consumer information server.

Please note that include an access request in an email message (as claimed) is considered as including extra specific information – non-functional descriptive material (e.g., including an URL address for completeness).

G. As to claim 86: The rationales and references for a rejection of claim 80 are incorporated.

The examiner submits that it is old and well-known that the registration information can includes a consumer electronic mail address (a non-functional descriptive material, e.g., simply a specific phone number), because using an e-mail address for communication is fast, and accurate (if a consumer email address is already stored), and mass mailing e-mail is possible.

H. As to claim 91: The rationales and references for rejection of claim 80 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein et al., Fig.1).

The examiner submits that claiming a step of checking input information for errors (e.g., not including an email address, non-existed US state such as a state of Uhio .etc.); and sending a computer cookie to the consumer computer for a response are old and well-known (e.g., a cookie of HP would be sent via the Internet to a user working on an HP-made computer).

It would have been obvious to one of ordinary skill in the art that Stein and Kuzma could suggest of receiving a consumer's registration, verify it, and if everything in order (no input error), sending back a cookie that a user can click it to make a connection; furthermore, because a cookie can hold enough necessary information, artisans recognize that using a computer cookie/icon is very easy/convenient for communicating with customers.

I. As to claim 92: The rationales and references for a rejection of claim 80 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein et al., Fig.1), comprises a step of sending an electronic mail to consumer.

It would have been obvious to one of ordinary skill in the art at the time this invention was made that Stein and Kuzma suggest of inputting many different kinds of information including a

message that “indicating a registration information was stored” (this information is the most updated information provided by a customer –, therefore, it is critical to a merchant for further communication with that customer); furthermore, artisans recognize that an email response to tell about a registration status is necessary to acknowledge a user about a completion process.

**6. Claims 87-90, and 93 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Stein et al. (US Pat. 6,246,996), in view of Kuzma (US Pat. 5,771,355), and in view of Wiser et al. (US Pat. 6,385,596).**

A. As to claim 87: The rationales and references for a rejection of claim 86 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network, inherently using an identification such as registration information.

Stein et al. do not disclose that information includes a consumer passphrase

However, Wiser et al. teach a consumer passphrase as input information (see **Wiser et al.**, col.19 lines 50-59).

It would have been obvious to one of ordinary skill in the art to combine Stein et al., Kuzma, and Wiser et al. to use passphrase in input information because including in a message a specific consumer information such as a selected passphrase would increase a flexible option and security for an Internet transaction.

B. As to claim 88: The rationales and references for rejection of claim 87 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein Fig.1), wherein the e-mail message can include different kinds of specific information such as consumer payment information (non-functional descriptive material).

It would have been obvious to one of ordinary skill in the art that it is old and well-known that registration information can include many different information including consumer's payment info. (such as a choice of payment made by a credit card – MASTER/VISA/AMERICAN EXPRESS, or a payment make by a personal check); this particular kind of information is classified as non-functional descriptive material that do not contribute to a patentability of the subject matter of communications about a transaction in the Internet.

I. As to claim 89: The rationales and references for rejection of claim 88 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein Fig.1), wherein the e-mail message can includes different kinds of information including a consumer shipping address (a non-functional descriptive material).

It would have been obvious to one of ordinary skill in the art that it is old and well-known that registration information may include a specific information such as including a consumer shipping address (a Internet merchant must ask this question for delivery purpose).

J. As to claim 90: The rationales and references for rejection of claim 89 are incorporated.

Stein et al. teach a method for conducting electronic transactions over a network (see Stein Fig.1).

It would have been obvious to one of ordinary skill in the art that it is old and well-known that an email message can include many different kinds of information including a message that “a registration information includes a consumer shipping method”; furthermore, artisans recognize that in an email response, it is necessary to clearly state/”mark”/”select” a shipping

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option (although this kind of question may be asked in registration stage or before checking out, it is clear that a merchant includes this kind of question - See legal precedents cited in "Rearrangement of Parts" in MPEP 2144.04, e.g., by UPS ground, by US Postal Service, or by air using Fed. Express as shipping options).

K. As to claim 93: All the limitations of this claim are already analyzed above, and are rejected with the rationales and references set forth in claims 80-92, as shown above.

It would have been obvious to one of ordinary skill in the art that the combination of Stein's structural configuration, Kuzma, and Wiser's teachings to suggest about an interactive, and secured email communication as claimed since cited references are in the same field of business transaction in Internet that would be known by artisans for interactive communications between 3 parties: a merchant, a customer, and a server including selecting a link according to a particular computer address (please note that selecting/clicking a non-functional descriptive material such as a link would direct to a corresponding computer address to do a task such as a registration etc., Wesinger, Jr et al. (US Pat. 5,778,367) already suggest this configuration (see Wesinger Jr. et al., Fig.5, and 3:27-30, 4:58-67).

### ***Conclusion***

7. Claims 80 - 93 are not patentable. THIS ACTION IS MADE FINAL because the submitted arguments are unpersuasive. See MPEP § 706.07(a). Applicants are reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO

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MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

7 These cited references are considered pertinent to pending claims' limitations:

- **Furst**; Merrick L. (US Pat. 6,297,819 – 10/02/2001), Parallel web sites (US-CL-CURRENT: 345/733; 345/804, 709/203, 715/501.1, 715/513

Systems, methods, and apparatus (including computer program apparatus) for a browser-aware application delivery system. The System provides World Wide Web browser extensions based on server processes rather than on plug-in program modules loaded and installed on a user's machine. The system operates like a monitor for a user while the user is browsing the web, and enables the user to obtain and interact with context-sensitive services and information based on the user's browsing activity. The system allows the user to add application tools, which are implemented on servers separate from the user's computer.

Third parties can easily add tools to the system by registering application services with the system.

- **Kappel**, (US-PAT-NO: 6,144,988 - 11/07/2000), Computer system and method for securely formatting and mapping data for internet web sites, wherein a computer system is provided for processing data for an internet web site. The web site is run by a web server that includes a server interface and a processing servlet. The processing servlet is

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programmed to accept a message including user data from a user of the Internet web site. The user data is then mapped from a native format to a universal format. The computer system further includes a remote server that is connected to the web server by the Internet. The remote server is programmed to receive the universal format user data. It also processes the universal format user data to produce final universal format user data which may include standardized user data and additional data which is then sent over the Internet to the processing servlet. The processing servlet is further programmed to analyze the final universal format user data and map the final universal format user data to final native format user data. The processing servlet then sends the final native format user data to the server interface. The server interface then sends next page data to the processing servlet. The processing servlet then returns the next page data to the user's browser. The processing servlet and the remote server are each programmed to perform all of the above steps in real-time.

- **Hartman et al.** (US Pat. **5,960,411** with a filing date of 9/12/1997) disclose a method for placing an order to purchase an item via the Internet. **The order is placed by a purchaser** at a client system and **received by a server** system. The server system **receives purchaser information including identification of the purchaser, payment information, and shipment information from the client system**. The server system then assigns a client identifier to the client system and associates the assigned client identifier with the received purchaser information. The server system **sends to the client system** the assigned client identifier and an HTML document identifying the item and including an order button. The client system receives and stores the assigned client identifier and receives and displays the HTML document. In response to the selection of the order button, the client system sends to the server system a request to purchase the identified item. The server system receives the request and combines the purchaser information associated with the client identifier of the client system to generate an order to

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purchase the item in accordance with the **billing and shipment information** whereby the purchaser effects the ordering of the product by selection of the order button.

- **Conklin et al.** (US Pat. **6,141,653** with priority date of 11/16/98 – publishing date: 10/31/00) disclose a system for iterative, multivariate negotiations over a network wherein a multivariate negotiations engine for iterative bargaining which enables a sponsor to create and administer a community between participants such as buyers and sellers having similar interests; allows a buyer/participant to search and evaluate seller information, propose and negotiate orders and counteroffers that include all desired terms, request sample quantities, and track activity; allows a seller/participant to use remote authoring templates to create a complete Website for immediate integration and activation in the community, to evaluate proposed buyer orders and counteroffers, and to negotiate multiple variables such as prices, terms, conditions etc., iteratively with a buyer. The system provides secure databases, search engines, and other tools for use by the sponsor, which enable the sponsor to define the terms of community participation, establish standards, help promote the visibility of participating companies, monitor activity, collect fees, and promote successes. All this is done through a multivariate negotiations engine system operated at the system provider's Internet site, thus requiring no additional software at the sponsors', or participant sellers', or buyer's sites. This also allows buyers and sellers to use and negotiate payment options and methods that are accepted internationally. The system maintains internal databases that contain the history of all transactions in each community, so that sponsors,



buyers and sellers may retrieve appropriate records to document each stage of interaction and negotiation. Documents are created by the system during the negotiation process.

- **Breed et al.** (US Pat. 6,067,528 - May 23, 2000) disclose a confidential market making system wherein a system for allowing users to present themselves to an on-line market with a number of information "veils" which, upon removal, reveal increasing levels of confidential information relating to the business being sold (if a seller) or sought (if a buyer). As prospective buyers (or sellers) consider entering into negotiations with prospective sellers (or buyers), the parties remove the veils one at a time, sequentially affording each complete control over the rate, quantity, and nature of information revealed to the other. The communications are specific between two parties and either party can terminate the communication at any point in the process. Each step is controlled by the user, but executed through the central CBeX System. All veil information concerning system users is directly loaded by the users into the system.
- **Barnes et al.** (US Pat. 5,970,475 - October 19, 1999) disclose an electronic procurement system and a method for trading partners wherein an Electronic Commerce system enables corporate purchasers and suppliers to electronically transact for the purchase and supply of goods/services. The system includes three major hardware and software components: buyer, supplier and bank/administration. To enable suppliers to supply goods and services online and process electronic orders, several software components are used for operating a supplier processor server and a supplier catalog server. To enable corporate purchasers to purchase products and services online, preferably over the Internet, from suppliers, software is used for

operating a customer server to which multiple users may log-on and access the supplier server. An Automated Clearing House (ACH) server may be used to interface with a bank's (ACH) systems. A service bureau that supplies the hardware and/or software components and assists to administer the system includes a transaction counter, which records transactions and charges the buyers and/or suppliers based on the number of purchase orders and/or invoices issued. Although the present invention has been described in relation to particular embodiments thereof, many other variations, modifications and other uses will become apparent in those skilled in the art. It is preferred that the present intention be limited not by the specific disclosure herein, but by the scope of the appended claims.

- **Boesch et al.**, (US Pat. 6,092,053 – 7/18/2000) disclose a system and a method for merchant invoked electronic commerce; wherein a system and method for merchant invoked electronic commerce allowing consumers to purchase items over a network and merchants to receive payment information relating to the purchases. The system includes a server having software which gathers the purchasing information from a consumer to complete a purchasing transaction over a network. The system has a consumer data structure that stores purchasing information for registered consumers. The software is able to access the consumer data structure and enter the consumer's purchasing information during subsequent purchases. Having the software obtain and enter the consumer's purchasing information, the consumer does not have to enter the same information every time they purchase an item over the network. In alternate

embodiments, the same technology can be applied to other arenas where a user may have to enter the same repetitive information.

- **Sloo**, (US Pat. 5,668,953 - 9/16/1997) discloses a method and an apparatus for handling a complaint; wherein a method for handling a complaint and associated response in a computer by way of a telecommunications network is provided. The complaint handling method includes the steps of receiving a complaint, notifying the subject of the complaint, receiving a response to the complaint from the subject, and storing the complaint and associated response on a publicly accessible bulletin board.
- **Kramer** (US Pat. 6,002,767 – 12/14/1999) discloses a system, a method, and an article of manufacture for a modular gateway; wherein, a Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of payment information regarding a payment instrument from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the payment information and returns a level of authorization of credit via a secure transmission to the merchant which is communicated to the customer by the merchant. The merchant can then determine whether to accept the payment instrument tendered or deny credit and require another payment instrument. An architecture that provides support for additional message types that are value-added extensions to the SET protocol is provided by a preferred embodiment of the invention. A server communicating bi-directional with a gateway is disclosed. The server communicates to the gateway over a first communication link, over which

all service requests are initiated by the server. The gateway uses a second communication link to send service signals to the server. In response to the service signals, the server initiates transactions to the gateway or presents information on an a display device.

- **Perkowski** (US Pat. 5,950,173 – 9/07/1999) discloses a system and a method for delivering consumer product related information to consumers within retail environments using Internet-based information servers and sales agents wherein, a system and method are disclosed for finding and serving consumer product-related information over the Internet to consumers in retail shopping environments, as well as at home and work, and on the road. The system includes Internet information servers which store information pertaining to Universal Product Number (e.g. UPC number) preassigned to each consumer product registered with the system, along with a list of Uniform Resource Locators (URLs) that point to the location of one or more information resources on the Internet, e.g. World Wide Web-sites, which related to such registered consumer products. Upon entering the UPC number into the system using a conventional Internet browser program running on any computing platform or system, the menu of URLs associated with the entered UPC number is automatically displayed for user selection. The displayed menus of URLs are categorically arranged according to specific types of product information such as, for example: product specifications and operation manuals; product wholesalers and retailers; product advertisements and promotions; product endorsements; product updates and reviews; product warranty/servicing; related or complementary products; product incentives including rebates, discounts and/or coupons; manufacturer's annual report and 10K information; electronic stock

purchase; etc. Web-based techniques are disclosed for collecting the UPC/URL information from manufacturers and transmitting the same to the Internet-based databases of the system.

- **Mital** (US Pat. 5,903,652 – 5/11/1999) discloses a system and an apparatus for monitoring secure information in a computer network; wherein, a secure transaction system apparatus and method provide for the auditing of secure messages in a computer network. The secure transaction system includes an electronic commerce service which is in communication with multiple consumer computers and multiple merchant computers. The consumer computers initiate consumer transactions between the consumer computers and the merchant computers. Each consumer transaction can include different items, different merchants, different shipping methods and different payment instructions. An order object within the consumer computer stores summaries about the different items, the different merchants, the different shipping methods and different payment instructions during creation of each commercial transaction. While generating transaction data, the consumer computer also generates related audit data. The consumer computers encrypt the transaction data and the audit data into different encryption formats and send the encrypted transaction data and the encrypted audit data to the electronic commerce service. The electronic commerce service decrypts the audit data and stores copies of the encrypted transaction data. The electronic commerce service also routes the encrypted transaction data to the merchant computers. The merchant computers decrypt the encrypted transaction data and complete the desired commercial transaction. Thus, the electronic commerce service can audit secure transactions while maintaining confidentiality.

- **Moen et al.** (US Pat. 5,864,604 – 1/26/1999) disclose a method of providing message service for limited access telecommunications; wherein, the present invention is directed to a method of operating a telecommunications system for providing a message service to a plurality of end users. Existing telecommunications lines in conjunction with a telecommunications network system such as the Internet, Intranet, Extranet or similar environment is utilized. A computerized system can be used to establish a billing system for sponsors and to form an account for each sponsor purchasing subsequent usage relating to a site address. The method also includes distributing a user unit to each of a plurality of end users for accessing the site address. Each user unit is given the site address, and at least one unique personal identification number. In connection with said billing system, the computerized system is programmed to permit a call of a preset message limit to be made by each end user to the site address provided. This is based on the distributed user unit and accessed only by the unique personal identification number provided to the end user. In response to an end user accessing the site address, a predetermined message is provided in accordance with the preset message limit. The messages record of each consumed user unit is captured by the computerized system and can be used by the sponsor for database marketing. The session is terminated and an appropriate amount is charged to the account of the sponsor.
- **Teper et al.** (US Pat. 5,815,665 – 9/29/1998) disclose a system and a method for providing trusted brokering services over a distributed network; wherein, an Online Brokering Service provides user authentication and billing services to allow users to anonymously and securely purchase online services from Service Providers (SP) sites (e.g., World Wide Web sites)

over a distributed public network, which may be an untrusted public network such as the Internet. Users and SP sites initially register with the Brokering Service, and are provided with respective client and server software components for using the Brokering Service. In one embodiment, when a user initially connects to an SP site, the SP site transmits a challenge message over the public network to the user computer, and the user computer generates and returns a cryptographic response message (preferably generated using a password of the user). The SP site then passes the response message to the Brokering Service, which in-turn looks up the user's password and authenticates the response message. If the response message is authentic, the Online Brokering Service transmits an anonymous ID to the SP site, which can be used for subsequently billing the user. In addition, the Online Brokering Service transmits user-specific access rights data to the SP site, allowing the SP site to customize its services for the particular user. Billing events generated by the SP sites are transmitted to the Brokering Service, which maintains a user-viewable bill that shows all charges from all SP sites accessed by the user. Advantageously, the payment information (e.g., credit card number) and other personal information of users are not exposed to the SP sites, and are not transmitted over the distributed network.

- **Shane**, US Pat. 5,793,972 8/11/1998 System and method for providing an interactive response to direct mail by creating personalized web page based on URL provided on mail piece; wherein a system for providing an interactive response to direct mail programs comprises a recipient database, a mail generator, and a web server computer operationally connected through the Internet to remote computers accessible by direct mail recipients. The recipient database stores data records containing addressing information such as the name, mail, fax or e-mail

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address, and a unique personal identification code for each direct mail recipient. The mail generator retrieves recipient data from the database and generates a multiplicity of direct mail pieces each displaying the name, address, and a uniform resource locator containing the personal identification code for one recipient. A responding recipient accesses the web server computer by entering the uniform resource locator displayed on the direct mail piece into a web browser on a remote computer. The web server computer retrieves recipient data from the recipient database correlated to the personal identification code contained in the uniform resource locator and uses this recipient data to create a unique interactive web page.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to CUONG H. NGUYEN whose telephone number is 571-272-6759. The examiner can normally be reached on 9:30 am - 5:30 pm.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, THOMAS G. BLACK can be reached on 571-272-6956. The Rightfax number for the organization where this application is assigned is 571-273-6759.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



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Please provide support, with page and line numbers, for any amended or new claim in an effort to help advance prosecution; otherwise any new claim language that is introduced in an amended or new claim may be considered as new matter, especially if the Application is a Jumbo Application.

  
CUONG H. NGUYEN  
Primary Examiner  
Art Unit 3661